

Information to identify the case:

Debtor 1	<u>Linda Y. Smith</u>	Social Security number or ITIN	xxx-xx-1103
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-28209-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda Y. Smith
aka Linda Ortiz

6/13/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Linda Y. Smith
 Debtor

Case No. 13-28209-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Jun 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2019.

db
 514153807 +Linda Y. Smith, 11 Palmetto Avenue, Marlton, NJ 08053-1820
 ++AMERICAN FINCO FINANCIAL SERVICES, 9595 SIX PINES DRIVE, SUITE 8210,
 THE WOODLANDS TX 77380-1642
 (address filed with court: American Financial, P O Box 2994, Milwaukee, WI 53201-2994)
 514153808 +Bill Me Later, P. O. Box 105658, Atlanta, GA 30348-5658
 514153811 Citibank N A (Disputes), P.O. Box 6491, Sioux Falls, SD 57117-6491
 516684038 +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 514153820 +GMAC Mortgage Corporation, P O Box 4622, Waterloo, IA 50704-4622
 516981179 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
 Greenville, SC 29603-0675
 514153824 +Ocwen Loan Servicing, LLC, P.O. Box 780, 3451 Hammond Avenue, Waterloo, IA 50702-5345
 514235694 +Ocwen Loan Servicing, LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 514153825 Rehab After Work & After School, 1440 Russell Road, Paoli, PA 19301-1236
 514153831 +Western Sky Financial, LLC, P.O. Box 370, Timber Lakes, SD 57656-0370

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 14 2019 00:57:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: usregion03.ne.ecf@usdoj.gov Jun 14 2019 00:57:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: GMACFS.COM Jun 14 2019 04:13:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 514153805 +EDI: GMACFS.COM Jun 14 2019 04:13:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 514228789 +EDI: GMACFS.COM Jun 14 2019 04:13:00 Ally Financial Inc., P O Box 130424,
 Roseville, MN 55113-0004
 514153809 E-mail/Text: bankruptcy@cashcall.com Jun 14 2019 00:58:30 CashCall, P. O. Box 66007,
 Anaheim, CA 92816
 514153810 EDI: CITICORP.COM Jun 14 2019 04:18:00 Citi Card, P O Box 183113,
 Columbus, OH 43218-3113
 514311714 EDI: BL-BECKET.COM Jun 14 2019 04:19:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514398632 +EDI: CITICORP.COM Jun 14 2019 04:18:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514153812 EDI: WFNBN.COM Jun 14 2019 04:18:00 Comenity Bank, P O Box 182789,
 Columbus, OH 43218-2789
 514153813 EDI: WFNBN.COM Jun 14 2019 04:18:00 Comenity/New York & Co., P.O. Box 659728,
 San Antonio, TX 78265-9728
 514175362 +EDI: TSYS2.COM Jun 14 2019 04:18:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 516348692 E-mail/Text: bankruptcy.bnc@ditech.com Jun 14 2019 00:57:07 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, South Dakota 57709-6154
 516348693 E-mail/Text: bankruptcy.bnc@ditech.com Jun 14 2019 00:57:07 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, South Dakota 57709-6154, Ditech Financial LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 514153814 EDI: RMSC.COM Jun 14 2019 04:18:00 GE Capital Retail Bank, P. O. Box 960061,
 Orlando, FL 32896-0061
 514423935 EDI: RMSC.COM Jun 14 2019 04:18:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 514153815 EDI: RMSC.COM Jun 14 2019 04:18:00 GECRB/Amazon, P O Box 960013, Orlando, FL 32896-0013
 514153816 EDI: RMSC.COM Jun 14 2019 04:18:00 GECRB/Amazon PLCC, P O Box 965015,
 Orlando, FL 32896-5015
 514153817 EDI: RMSC.COM Jun 14 2019 04:18:00 GECRB/Home Design, P O Box 965036,
 Orlando, FL 32896-5036
 514153818 EDI: RMSC.COM Jun 14 2019 04:18:00 GECRB/Lowe's, P.O. Box 965005,
 Orlando, FL 32896-5005
 514153819 +EDI: RMSC.COM Jun 14 2019 04:18:00 GECRB/Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 514153821 E-mail/Text: bncnotices@becket-lee.com Jun 14 2019 00:56:31 Kohl's, P.O. Box 2983,
 Milwaukee, WI 53201-2983
 516468666 EDI: RESURGENT.COM Jun 14 2019 04:18:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 P.O. Box 10587, Greenville, SC 29603-0587
 514153822 EDI: RMSC.COM Jun 14 2019 04:18:00 Lowe's, P. O. Box 530914, Atlanta, GA 30353-0914
 514153823 EDI: TSYS2.COM Jun 14 2019 04:18:00 Macy's/DSNB, P. O. Box 183083,
 Columbus, OH 43218-3083
 516924363 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 516924364 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 514354885 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Home Design,
 POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 48

Date Rcvd: Jun 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514414788 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC,
c/o Lowes Project Card, POB 41067, Norfolk VA 23541
514416046 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
514264137 EDI: Q3G.COM Jun 14 2019 04:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
514153826 EDI: AGFINANCE.COM Jun 14 2019 04:13:00 Springleaf Formerly AGF, 600 N. Royal Avenue,
Evansville, IN 47715
514242820 +E-mail/Text: bncmail@w-legal.com Jun 14 2019 00:57:48 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514153828 EDI: WTRRN BANK.COM Jun 14 2019 04:18:00 TD Bank USA /Target, 3701 Wayzata Blvd,
Minneapolis, MN 55416-3401
514153827 EDI: WTRRN BANK.COM Jun 14 2019 04:18:00 Target, P O Box 660170, Dallas, TX 75266-0170
514153829 EDI: WFNNB.COM Jun 14 2019 04:18:00 Victoria Secret, P.O. Box 659728,
San Antonio, TX 78265-9728
514153830 +EDI: WFNNB.COM Jun 14 2019 04:18:00 Victoria's Secret, P. O. Box 182789,
Columbus, OH 43218-2789

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
516981180 Ocwen Loan Servicing, LLC
New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
Greenville, SC 29603-0675, New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing
cr*
514153806* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
++AMERICAN FINCO FINANCIAL SERVICES, 9595 SIX PINES DRIVE, SUITE 8210,
THE WOODLANDS TX 77380-1642
(address filed with court: American Finco, 425 Martingale Rd, Ste 1520,
Schaumburg, IL 60173)

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Ocwen Loan Servicing, LLC bcnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Brian E Caine on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage
Servicing bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Residential Credit Solutions, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor Ocwen Loan Servicing, LLC ewassall@logs.com,
njbankruptcynotifications@logs.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC
ecfmil@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor Residential Credit Solutions, Inc.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Tamika Nicole Wyche on behalf of Debtor Linda Y. Smith dpdlawyer@comcast.net,
G30609@notify.cincompass.com

TOTAL: 10